

UNITED STATES BANKRUPTCY COURT				DISTRICT OF New Jersey		Voluntary Petition	
Name of Debtor(If individual, enter Last, First, Middle): MALINOWSKI, JOSEPH J.				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by debtor in the last 6 years (include married, maiden and trade names): NONE				All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names):			
Soc. Sec./Tax I.D. No. (If more than one, state all): 143-78-1883				Soc. Sec./Tax I.D. No. (If more than one, state all):			
Street Address of Debtor (No. and street, city, state, zip): 17 WILDGEESE CIRCLE BROWNS MILLS, NEW JERSEY 08015				Street Address of Joint Debtor (No. and Street, City, State, Zip Code):			
County of Residence or of the Principal Place of Business: BURLINGTON				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (If different from street address) 17 WILDGEESE CIRCLE BROWNS MILLS, NEW JERSEY 08015				Mailing Address of Joint Debtor (If different from street address):			
Location of Principal Assets of Business Debtor (If different from addresses listed above)				N/A			
Information Regarding the Debtor (Check the Applicable Boxes)							
Venue: (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.							
Type of Debtor (Check all applicable box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker				Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304-Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13			
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-business <input type="checkbox"/> Business				Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3.			
Chapter 11, Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Assets (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Debts (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							



Official Form B1 P2, 9-01

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

MALINOWSKI, JOSEPH J.

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: TRENTON, NEW JERSEY

Case Number:

02-58798

Date Filed:

8/26/02

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph J. Malinowski

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date:

Signature of AttorneyX /s/ Paul C. Detrick, Esquire

Signature of Attorney for Debtor(s)

PAUL C. DETRICK, ESQUIRE

Printed Name of Attorney for Debtor(s)

APELL AND DETRICK, P.C.

Firm Name

P.O. BOX 95, JULIUSTOWN ROAD

Address

BROWNS MILLS, NEW JERSEY 08015(609) 893 1000

Telephone Number

Date:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Paul C. Detrick, Esquire

Signature of Attorney for Debtor(s)

Date

EXHIBIT C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐

Yes, and Exhibit C is attached and made a part of this petition.

☐

No

Signature(s) of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Authorized Individual by Debtor to File this Petition

Date:

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11U.S.C. § 110; 18 U.S.C. § 156.



UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	X	1	170,000.00		
B - Personal Property	X	4	33,455.00		
C - Property Claimed as Exempt	X	3			
D - Creditors Holding Secured Claims	X	1		147,500.00	
E - Creditors Holding Unsecured Priority Claims	X	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	X	4		43,632.00	
G - Executory Contracts and Unexpired Leases	X	1			
H - Codebtors	X	1			
I - Current Income of Individual Debtor(s)	X	1			3,362.00
J - Current Expenditures of Individual Debtor(s)	X	1			2,793.00
Total Number of Sheets of All Schedules		18			
Total Assets			203,455.00		
Total Liabilities				191,132.00	



In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 17 Wildgeese Circle, Browns Mills Block 675, Lot 9, Pemberton Township Assessed value \$126,500	Owner		170,000.00	147,500.00
Total ->			170,000.00	(Report also on Summary of Schedules)



Form B6 B W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand		cash on hand		500.00
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Commerce Bank--ckg acct	J	100.00
		Andrews Fed Credit Un--ckg acct		5.00
3 Security Deposits with public utilities, telephone companies, landlords and others.	X			
4 Household goods and furnishings including audio, video, and computer equipment.		misc furniture	J	4,000.00
5 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$

X continuation sheets attached



Form B6 B W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6 Wearing apparel.		personal clothing		100.00
7 Furs and jewelry.		personal jewelry		50.00
8 Firearms and sports, photographic and other hobby equipment.	X			
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12 Stock and interest in incorporated and unincorporated businesses. Itemize.		Mainline Technologies, Inc		200.00
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$

X continuation sheets attached



Form B6 B W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15 Accounts receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.		claim for back SS disability benefits		27,000.00
21 Patents, copyrights, and other general intellectual property. Give particulars.	X			
22 Licenses, franchises, and other general intangible. Give particulars.	X			
23 Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Dodge Dakota		1,500.00
24 Boats, motors, and accessories.	X			
25 Aircraft and accessories.	X			
26 Office equipment, furnishings, and supplies.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

Total ->

\$

X continuation sheets attached



Form B6 B W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27 Machinery, fixtures, equipment, and supplies used in business.	X			
28 Inventory.	X			
29 Animals.	X			
30 Crops-growing or harvested. Give particulars.	X			
31 Farming equipment and implements.	X			
32 Farm supplies, chemicals and feed.	X			
33 Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$ 33,455.00

continuation sheets attached



In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence 17 Wildgeese Circle, Browns Mills Block 675, Lot 9, Pemberton Township Assessed value \$126,500	11 USC # 522(d)(1)	17,000.00	170,000.00
cash on hand	11 USC # 522(d)(5)	500.00	500.00
Commerce Bank--ckg acct	11 USC # 522(d)(5)	100.00	100.00
Andrews Fed Credit Un--ckg acct	11 USC # 522(d)(5)	5.00	5.00

In re: MALINOWSKI, JOSEPH J.

[illegible]

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
misc furniture	11 USC # 522(d)(3)	4,000.00	4,000.00
personal clothing	11 USC # 522(d)(3)	100.00	100.00
personal jewelry	11 USC # 522(d)(4)	50.00	50.00
Mainline Technologies, Inc	11 USC # 522(d)(5)	200.00	200.00



In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
claim for back SS disability benefits	11 USC # 522(d)(10)(C)	27,000.00	27,000.00
1994 Dodge Dakota		1,500.00	1,500.00



Form B6 D W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 18087532 Home Side Lending P.O. Box 47524 San Antonio, Texas 78265-7524			VALUE \$ 170,000.00 Mortgage on residence	147,500.00	0.00	
A/C # Home Side Lending c/o Shapiro & Diaz 406 Lippincott Drive / Suite J Marlton, New Jersey 08053			VALUE \$ 0.00 NOTICE ONLY - Attorneys for mortgage company	0.00	0.00	
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

147,500.00

Total ->

147,500.00

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4300 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3)

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4300 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$1950 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
A/C #						
A/C #						
A/C #						

Subtotal ->
(Total of this page)

0.00

Total ->

☒ Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)



In re: MALINOWSKI, JOSEPH J.,
 Debtor

Case No. _____
 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7450786 Arrow Financial 7301 North Lincoln Avenue Suite 220 Lincolnwood, Ill. 60712							1,108.00
ACCOUNT NO. Ascend Credit Corporation Receivables Control Corp. P.O. Box 9658 Minneapolis, MN 55440							9,288.00
ACCOUNT NO. 2756584 Bell Atlantic Corporation a/k/a Verizon Solomon & Solomon Columbia Circle / Box 15019 Albany, NY 12212			Telephone charges				5,877.00
ACCOUNT NO. 5291071456229051 Capital One NCO Financial Systems P.O. Box 41457 Philadelphia, PA 19101			Charge account - last used early 2000				1,165.00
ACCOUNT NO. Card Service International P.O. Box 5180 Simi Valley, CA 93062							448.00
Subtotal							\$ 17,886.00
Total							\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: MALINOWSKI, JOSEPH J.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Clear Choice Advance Bureau of Collections 135 Lamar Street Macon, GA 31204			September 1997				541.00
ACCOUNT NO. 4227097212847490 Cross Country Bank Gulf State Credit P.O. Box 105895 Atlanta, Georgia 30348							1,090.00
ACCOUNT NO. 6555/819/4613812 Dun and Bradstreet 75 Remittance Drive Suite 1793 Chicago, Ill. 60675			Charges from September 2001				229.00
ACCOUNT NO. Earth Station Netaxs 555 East North Lane Suite 5500 Conshohocken, PA 19428							1,500.00
ACCOUNT NO. Focal Communications United Mercantile Agencies 7-11 South Broadway White Plains, NY 10602							5,237.00
ACCOUNT NO. 124855NBBRMS Household Recovery (Beneficial Risk Management Alternatives P.O. Box 105610 Atlanta, GA 30348			Loan from August 1998				12,545.00
ACCOUNT NO. Invoice 232 INTERZ 1505 Maple Avenue / Suite 200 Evanston, Ill. 60201							520.00
Subtotal							\$ 21,662.00
Total							\$

 X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: MALINOWSKI, JOSEPH J.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A58652 Movie Facts, Inc. Ronald W. Katz, Esquire 422 N. Northwest Highway Suite 100 Park Ridge, Ill. 60068							430.00
ACCOUNT NO. Spivack Kraut, Inc. 38 Bryan Drive Richboro, PA 18954							1,372.00
ACCOUNT NO. 0024300485 Virtua Health P.O. Box 34097 Newark, New Jersey 07189			Medical charges from August 2000				288.00
ACCOUNT NO. 0208100400 Virtua Health P.O. Box 6010 Bellmawr, New Jersey 08099			Medical charges from March 2002				270.00
ACCOUNT NO. Virtua Health c/o Professional Healthcare Recovery Servies P.O. Box 1880 Voorhees, New Jersey 08043			Medical services from September 2000				157.00
ACCOUNT NO. Pi 00046077 WorldComm Wireless P.O. Box 259 Newark, New Jersey 07101			Cellular phone charges from April 2002				465.00
ACCOUNT NO. P1 00046076 WorldComm Wireless P.O. Box 259 Newark, New Jersey 07101			Cellular phone charges from April 2002				594.00
Subtotal							\$ 3,576.00
Total							\$

X continuation sheets attached.

(Use only on last page of completed Schedule F.)



In re: MALINOWSKI, JOSEPH J.

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 29000264 Ziplink 900 Chelmsford Street Tower 1 / Fifth Floor Lowell, MA 01851							508.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Subtotal							\$ 508.00
Total							\$ 43,632.00

continuation sheets attached.

(Use only on last page of completed Schedule F.)



Form B6 G W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



Form B6 H W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status	NAMES	AGE	RELATIONSHIP
Married	Patricia Ashley Christopher	33 12 7	spouse daughter son
Employment	DEBTOR	SPOUSE	
Occupation	disabled		
Name of Employer	N/A		
How long employed			
Address of Employer			

Income: (Estimate of average monthly income) _____

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$	0.00	\$	1,488.00
Estimate monthly overtime		0.00		0.00
SUBTOTAL	\$	0.00	\$	1,488.00
LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security		0.00		115.00
b. Insurance		0.00		0.00
c. Union dues		0.00		0.00
d. Other (Specify)		0.00		0.00
		0.00		0.00
		0.00		0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$	0.00	\$	115.00
TOTAL NET MONTHLY TAKE HOME PAY		0.00	\$	1,373.00

Regular income from operation of business or profession or farm		0.00		0.00
(attach detailed statement)		0.00		0.00
Income from real property		0.00		0.00
Interest and dividends		0.00		0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's				
use or that of dependents listed above.		0.00		0.00
Social security or other government assistance (Specify)		0.00		0.00
Social Security disability		1,327.00		0.00
Social Security disability (for children)		662.00		0.00
Pension or retirement income		0.00		0.00
Other monthly income (Specify)		0.00		0.00
		0.00		0.00
		0.00		0.00
TOTAL MONTHLY INCOME	\$	1,989.00	\$	1,373.00

TOTAL COMBINED MONTHLY INCOME \$ 3,362.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



Form B6 J W (11-95)

In MALINOWSKI, JOSEPH J.
re:

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	1,331.00
Are real estate taxes included?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is property insurance included?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Utilities Electricity and Heating Fuel			275.00
Water and Sewer			45.00
Telephone			65.00
Other Trash			15.00
			0.00
			0.00
Home maintenance (repairs and upkeep)			60.00
Food			475.00
Clothing			75.00
Laundry and dry cleaning			0.00
Medical and dental expenses			32.00
Transportation (not including car payments)			95.00
Recreation, clubs and entertainment, newspapers, magazines, etc.			0.00
Charitable contributions			0.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's			0.00
Life			0.00
Health			250.00
Auto			75.00
Other			
			0.00
			0.00
			0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)			0.00
			0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		\$	
Auto		\$	0.00
Other			0.00
			0.00
			0.00
			0.00
Alimony, maintenance, and support paid to others			0.00
Payments for support of additional dependents not living at your home			0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)			0.00
Other			
			0.00
			0.00
			0.00
			0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	2,793.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		3,362.00
B. Total projected monthly expenses		2,793.00
C. Excess income (A minus B)		\$ 569.00
D. Total amount to be paid into plan each	month	\$ 565.00
	(Interval)	



Form B6 Cont. W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____ Signature /s/ Joseph J. Malinowski
MALINOWSKI, JOSEPH J. Debtor
Date _____ Signature _____
(Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer Social Security Number _____

Address _____

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date _____
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date _____ Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-20. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
13,323.00	Wife's income from employment for 2003

NONE

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
15,600.00	Social Security disability for Debtor for 2003
8,034.00	Social Security disability for children for 2003

NONE

| X | 3A. PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 3B. PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| | 4A. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
Homeside Lending v Malinowski	foreclosure suit	NJ Super. Court	pending

NONE

| X | 4B. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 5. REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 6A. ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 6B. ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 7. GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 8. LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Apell and Detrick, P.C. P.O. Box 95, Juliustown Rd. Browns Mills, N.J. 08015	February 4, 2004	\$1,694.00

NONE

|X| 10. OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 11. CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 12. SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 13. SETOFFS

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

|X| 14. PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NONE

|X| 15. PRIOR ADDRESS OF DEBTOR

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

|X| 16. SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides with the debtor in the community property state.

NONE

17A. ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	DESCRIPTION ENVIRONMENTAL LAW
None			

NONE

17B. ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	DESCRIPTION ENVIRONMENTAL LAW
None			

NONE

17C. ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
None		

NONE

| 18A. NATURE, LOCATION, AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER ID NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Mainline Technologies		10 Santa Clara Trail, Browns Mills, NJ	Internet servic provider	1990 - present

NONE

|X| 18B. NATURE, LOCATION, AND NAME OF BUSINESS

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



Unsworn Declaration SFA
W (11-95)

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____ Signature /s/ Joseph J. Malinowski
MALINOWSKI, JOSEPH J. Debtor

Date _____ Signature _____
(Joint Debtor, if any)
(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date _____ Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY:
Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



3085W Stmt of Comp.:
Rule 2016(b) (12-95)

Document Page 30 of 33

UNITED STATES BANKRUPTCY COURT

DISTRICT OF New Jersey

In re: MALINOWSKI, JOSEPH J.

Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case	\$	1,500.00
(b) prior to filing this statement, debtor(s) have paid	\$	1,500.00
(c) the unpaid balance due and payable is	\$	0.00
- (3) \$ 194.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
 - (d) representation of the debtor at the confirmation hearing
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
no other
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
no other
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
N/A
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
N/A

Dated:

/s/ Paul C. Detrick, Esquire
Respectfully submitted, PAUL C. DETRICK, ESQUIRE Attorney for Petitioner

Attorney's name and address Apell & Detrick, PC PO Box 95 Browns Mills, NJ 08015

Arrow Financial
7301 North Lincoln Avenue
Suite 220
Lincolnwood, Ill. 60712

Ascend Credit Corporation
Receivables Control Corp.
P.O. Box 9658
Minneapolis, MN 55440

Bell Atlantic Corporation
a/k/a Verizon
Solomon & Solomon
Columbia Circle / Box 15019
Albany, NY 12212

Capital One
NCO Financial Systems
P.O. Box 41457
Philadelphia, PA 19101

Card Service International
P.O. Box 5180
Simi Valley, CA 93062

Clear Choice
Advance Bureau of Collections
135 Lamar Street
Macon, GA 31204

Cross Country Bank
Gulf State Credit
P.O. Box 105895
Atlanta, Georgia 30348

Dun and Bradstreet
75 Remittance Drive
Suite 1793
Chicago, Ill. 60675

Earth Station Netaxs
555 East North Lane
Suite 5500
Conshohocken, PA 19428

Focal Communications
United Mercantile Agencies
7-11 South Broadway
White Plains, NY 10602

Home Side Lending
P.O. Box 47524
San Antonio, Texas 78265-7524

Home Side Lending
c/o Shapiro & Diaz
406 Lippincott Drive / Suite J
Marlton, New Jersey 08053

Household Recovery (Beneficial
Risk Management Alternatives
P.O. Box 105610
Atlanta, GA 30348

INTERZ
1505 Maple Avenue / Suite 200
Evanston, Ill. 60201

Movie Facts, Inc.
Ronald W. Katz, Esquire
422 N. Northwest Highway
Suite 100
Park Ridge, Ill. 60068

Spivack Kraut, Inc.
38 Bryan Drive
Richboro, PA 18954

Virtua Health
P.O. Box 34097
Newark, New Jrsey 07189

Virtua Health
P.O. Box 6010
Bellmawr, New Jersey 08099

Virtua Health
c/o Professional Healthcare
Recovery Servies
P.O. Box 1880
Voorhees, New Jersey 08043

WorldComm Wireless
P.O. Box 259
Newark, New Jersey 07101

WorldComm Wireless
P.O. Box 259
Newark, New Jersey 07101

Ziplink
900 Chelmsford Street
Tower 1 / Fifth Floor
Lowell, MA 01851